

What Is Claimed Is:

1. A method for conducting electronic commerce transactions between a user and a plurality of vendors offering tangible goods, content, or services for rental or sale at a plurality of vendor web sites, the method comprising:

issuing a plurality of electronic tokens from a micropayment service provider server of a micropayment service provider to a user suitable for use in micropayment transactions;

providing a micropayment user account to the user, each micropayment user account in the plurality of micropayment accounts storing a subset of the electronic tokens purchased with a different currency;

providing a micropayment vendor account to each one of the plurality of vendors for settling payments for electronic tokens used by the user;

facilitating the purchase of tangible goods, content, or services from one or more of the plurality of vendors without the user having to disclose personal information to one or more of the plurality of vendors; and

for each electronic transaction between the user and a vendor, recording a royalty transaction in a corresponding micropayment vendor account.

2. The method of claim 1, wherein a subset of the vendors offer content that is hosted at the vendor web sites, the method further comprising:

providing content to the user in exchange for electronic tokens; and

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for each electronic transaction, recording a royalty transaction for the content in a corresponding micropayment vendor account.

3. The method of claim 1, further comprising maintaining a user database in the micropayment service provider server, the user database including micropayment user account information.

4. The method of claim 1, further comprising maintaining a vendor database in the micropayment service provider server, the vendor database including micropayment vendor account information.

5. The method of claim 1, further comprising maintaining a transaction database in the micropayment service provider server comprising records of electronic transactions involving use of the electronic tokens at the plurality of vendor web servers.

6. The method of claim 1, wherein the electronic tokens are issued directly to the user by the micropayment service provider or through the plurality of vendor web sites.

7. The method of claim 6, wherein the electronic tokens issued directly to the user by the micropayment service provider or through the plurality of vendor web sites comprise a plurality of incentive tokens, each incentive token in the plurality of incentive tokens designed to provide incentives to users at the sole discretion of the issuing party.

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8. The method of claim 1, wherein the micropayment service provider provides each user a plurality of micropayment user accounts, and the plurality of micropayment user accounts are opened by the user through one or more of: a web site hosted at the micropayment service provider server; a link on the plurality of vendor web sites to the web site hosted at the micropayment service provider server; and a customer service representative of the micropayment service provider.

9. The method of claim 8, wherein each micropayment user account in the plurality of micropayment user accounts stores a subset of the electronic tokens purchased with a different currency.

10. The method of claim 8, wherein the micropayment service provider provides a micropayment user interface to the user when the micropayment user account is opened by the user, the micropayment user interface allowing the user to check the status of the micropayment user account.

11. The method of claim 1, wherein the micropayment service provider provides a micropayment vendor application program interface to the plurality of vendors when the micropayment vendor accounts are opened by the plurality of vendors, the micropayment vendor application program interface allowing the plurality of vendors to offer electronic tokens as a payment method to the user.

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12. The method of claim 1, further comprising rewarding one of the plurality of vendors for attracting a user to use electronic tokens for an electronic transaction.

13. The method of claim 1, wherein the micropayment service provider server facilitates user's purchase of content from the plurality of vendors without requiring multiple log-in and check-out procedures at each and every vendor web site.

14. The method of claim 1, wherein the micropayment service provider server enables a user to automatically dispute an unauthorized charge in the micropayment user account.

15. The method of claim 1, wherein the user may add funds to the micropayment user account prior to or after purchasing tangible goods, content, or services from the vendor.

16. The method of claim 1, wherein settling payments for electronic tokens comprises settling payments with the plurality of vendors according to a pre-determined amount threshold or time threshold.

17. A system for conducting electronic commerce transactions between a user and a plurality of vendors offering tangible goods, content, or services for rental or sale at a plurality of vendor web sites, without the user having to disclose personal information to one or more of the plurality of vendors, the system comprising:

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a micropayment service provider server;  
a micropayment account user interface; and  
a micropayment vendor application program  
interface.

18. The system of claim 17, wherein the  
micropayment service provider server comprises:

a routine for issuing a plurality of electronic  
tokens from the micropayment service provider server;

a user database routine for updating records  
relating to the electronic tokens issued to the user;

a vendor database routine for updating records  
relating to purchases made by the user using electronic  
tokens at the plurality of vendor web sites; and

a transaction database routine for updating  
records of electronic transactions involving use of the  
electronic tokens at the plurality of vendor web sites.

19. The system of claim 18, wherein the  
micropayment service provider server further comprises a  
routine for recording a royalty transaction for each  
electronic transaction conducted at the plurality of  
vendor web sites using the electronic tokens.

20. The system of claim 18, wherein the  
micropayment service provider server further comprises a  
routine to compute the royalty to compensate the author,  
publisher or other owner of intellectual property of each  
content sold through the electronic transaction.

21. The system of claim 18, wherein the  
micropayment service provider server further comprises a  
routine allowing the user to purchase content at the

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plurality of vendor web sites without requiring multiple log-in and check-out procedures at each and every vendor web site.

22. The system of claim 18, wherein the micropayment service provider server further comprises a routine allowing the user to instantly view a summary of the user's purchases at the plurality of vendor web sites.

23. The system of claim 18, wherein the micropayment service provider server further comprises a routine allowing the user to set a threshold for purchasing tangible goods, content, or services, the threshold comprising either a total amount per electronic transaction or a total spending amount within a pre-determined time period.

24. The system of claim 18, wherein the micropayment service provider server further comprises a routine allowing the user to set a spending threshold at a plurality of vendor web sites.

25. The system of claim 18, wherein the micropayment service provider server further comprises a routine to access content from a user's summary of purchased content without requiring a user to re-visit the content provider's web site.

26. The system of claim 18, wherein the micropayment service provider server further comprises a security routine that sets a pre-determined time period after the user logs in at the micropayment service

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provider server for allowing the user to purchase content at the plurality of vendor web sites.

27. The system of claim 18, wherein the micropayment service provider server further comprises a security routine to prevent unauthorized downloading of content from the plurality of vendor web sites including encryption of a user login identification with a time variant encryption key.

28. The system of claim 18, wherein the micropayment service provider server further comprises a security routine to prevent unauthorized downloading of content from the plurality of vendor web sites including validation of a plurality of URL addresses corresponding to the plurality of vendor web sites, transaction data and user login identification by the micropayment service provider server.

29. The system of claim 18, wherein the micropayment service provider server further comprises a routine providing security means to prevent unauthorized change of transaction data by creating a transaction ID for the transaction data and limiting transmission of the transaction data between the micropayment service provider server and the plurality of vendor web servers.

30. The system of claim 18, wherein the micropayment service provider server further comprises a routine for settlement of account with the plurality of vendors, according to pre-determined amount thresholds or pre-determined time periods.

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31. The system of claim 18, wherein the micropayment service provider server further comprises a routine for transferring tokens from one user's account to another user's account.

32. The system of claim 18, wherein the electronic tokens are issued directly to the user by the micropayment service provider or through the plurality of vendor web sites.

33. The system of claim 18, wherein the micropayment service provider server further comprises a routine for establishing multiple users within one user account, each of the multiple users having the same account privileges.

34. The system of claim 17, wherein the micropayment account user interface comprises routines for allowing the user to check the status of a plurality of micropayment user accounts opened with the micropayment service provider.

35. The system of claim 17, wherein the micropayment account user interface comprises one or more of: a web interface hosted at the micropayment service provider server; a client interface downloaded by the user from the micropayment service provider server; an interactive voice response system; and an offline interface with a customer service representative of the micropayment service provider.

36. The system of claim 35, wherein the web interface and the client interface comprise screens for:



adding funds to the plurality of micropayment user accounts to pay for electronic tokens using multiple currencies;

selecting a plurality of payment methods to add funds to the plurality of micropayment user accounts;

selecting spending limits for the plurality of micropayment user accounts;

viewing a history of transactions recorded on the plurality of micropayment user accounts;

disputing transactions recorded on the plurality of micropayment user accounts; and

accessing the plurality of vendor web sites.

37. The system of claim 36, wherein the plurality of payment methods comprise a plurality of online payment methods and a plurality of offline payment methods.

38. The system of claim 37, wherein the plurality of online payment methods comprise one or more of: credit card payment; electronic check payment; electronic currency payment; and automatic debit on a plurality of bank accounts maintained by the user.

39. The system of claim 37, wherein the plurality of offline payment methods comprise one or more of: check payment; money order payment; purchase order payment; payment by phone; payment through an Internet service provider providing Internet services to the user; payment through a utility company providing utility services to the user; and payment through bills mailed to the user by the micropayment service provider.

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40. The system of claim 17, wherein the micropayment account user interface further comprises an interface for allowing the plurality of vendors to manage a plurality of micropayment vendor accounts opened with the micropayment service provider.

41. The system of claim 17, wherein the micropayment vendor application program interface comprises routines for the plurality of vendors to offer electronic tokens as a payment method to the user without having to install client software provided by the micropayment service provider.

42. The system of claim 41, further comprising a routine for transmitting information from the plurality of vendor web servers to the micropayment service provider server when the user is purchasing a tangible good, content, or service at the plurality of vendor web sites, the information comprising information about each and every vendor from which the user is purchasing the tangible good, content, or service and information about the tangible good, content, or service.

43. The system of claim 42, wherein the information about each and every vendor comprises one or more of: vendor login information; web form post parameter; response from the micropayment service provider server authorizing the purchase of the user; and other optional information for internal tracking purposes.

44. The system of claim 42, wherein the information about the content comprises one or more of:

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title of the content; price of the content; short description of the content; content URL address; number of times to view the content; number of hours to view the content; number of days to view the content; expiration time of the content; and incentive IDs associated with the content.

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